

Information to identify the case:

Debtor 1	<u>Jeneen Henson</u>	Social Security number or ITIN	xxx-xx-4152
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-22960-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeneen Henson

2/27/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jeneen Henson
 Debtor

Case No. 16-22960-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: agro
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Feb 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 29, 2020.

db Jeneen Henson, 1112 Hodgkiss St, Pittsburgh, PA 15212-2751
 cr +Morgan Stanley Mortgage Capital Holdings LLC, P.O. Box 9013, Addison, TX 75001-9013
 cr +Nationstar Mortgage LLC, Aldridge Pite, LLP, Attn: Jamie D. Hanawalt,
 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
 cr +Peoples Natural Gas Company LLC, 225 North Shore Drive, Attention: Barbara Rodgers,
 Pittsburgh, PA 15212-5860
 14273024 Access Receivables, PO Box 1377, Cockeysville, MD 21030-6377
 14273028 Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
 14273029 Jordan Tax Service, Inc., PO Box 200, Bethel Park, PA 15102-0200
 15152933 Morgan Stanley Mortgage Capital Holdings LLC, P.O. Box 10826, Greenville, SC 29603-0826
 14273030 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar, 350 Highland Dr, Lewisville, TX 75067-4177)
 14281176 +Nelnet on behalf of College Assist, PO Box 16358, St Paul MN 55116-0358
 14305108 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 14293064 +The Bank of New York Mellon, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096
 14331001 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 28 2020 03:13:14 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr EDI: HNDA.COM Feb 28 2020 07:58:00 American Honda Finance Corporation, PO Box 168088,
 Irving, TX 75016
 14283837 EDI: HNDA.COM Feb 28 2020 07:58:00 Acura Financial Services, National Bankruptcy Center,
 P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
 14273026 EDI: CCS.COM Feb 28 2020 07:58:00 Credit Coll, PO Box 607, Norwood, MA 02062-0607
 14273027 EDI: CCS.COM Feb 28 2020 07:58:00 Credit Collections Svc, PO Box 773,
 Needham, MA 02494-0918
 14338338 +E-mail/Text: kburkley@bernsteinlaw.com Feb 28 2020 03:13:50 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14273031 E-mail/Text: electronicbkydocs@nelnet.net Feb 28 2020 03:13:27 Nelnet Loans,
 6420 Southpoint Pkwy, Jacksonville, FL 32216-0946
 14296298 EDI: NEXTEL.COM Feb 28 2020 07:58:00 Sprint, Attn Bankruptcy Dept, PO Box 7949,
 Overland Park KS 66207-0949
 14273032 EDI: NEXTEL.COM Feb 28 2020 07:58:00 Sprint, PO Box 4191, Carol Stream, IL 60197-4191
 14273033 EDI: VERIZONCOMB.COM Feb 28 2020 07:58:00 Verizon Wireless, PO Box 49,
 Lakeland, FL 33802-0049

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr Pittsburgh Water & Sewer Authority
 cr The Bank of New York Mellon as Indenture Trustee f
 cr* Morgan Stanley Mortgage Capital Holdings LLC, P.O. Box 10826, Greenville, SC 29603-0826
 14273025* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Acura Financial Services, 201 Little Falls Dr,
 Wilmington, DE 19808-1674)
 14273023 ##Access Receivables, PO Box 9801, Towson, MD 21284-9801

TOTALS: 3, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: agro
Form ID: 3180W

Page 2 of 2
Total Noticed: 23

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2020 at the address(es) listed below:

Aurelius P. Robleto on behalf of Debtor Jeneen Henson apr@robletolaw.com, rmk@robletolaw.com,
ecf_admin@robletolaw.com, apr@ecf.courtdrive.com, G16422@notify.cincompass.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,
cnoroski@grblaw.com
Matthew John McClelland on behalf of Creditor The Bank of New York Mellon as Indenture
Trustee for Nationstar Home Equity Loan Trust 2009-A bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com
William E. Craig on behalf of Creditor American Honda Finance Corporation
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com; mortoncraigecf@gmail.com

TOTAL: 8